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STATE OF LOUISIANA
Advisory Letter Number 99-02

TO: Louisiana Law Enforcement Officials

RE: Act 404 (Motorcycle Helmet Law)

Introduction

The 1999 Louisiana Legislature passed Act 404, which allows any person over the age of 18 to ride a motorcycle without a helmet provided they are covered by a health insurance policy with medical benefits of at least \$10,000 for bodily injury. The law states that the individuals must provide proof of such policy upon request by a law enforcement officer.

Purpose

The Department of Insurance has received numerous inquiries on this matter, requesting some clarification as to what forms of proof will be required by law enforcement.

Advisory Notice

The department recommends that the following items be accepted by law enforcement as proof of coverage:

- a valid medical insurance card
- a medical insurance policy with the dates of coverage or a xerox copy of the policy
- a letter from an insurance agent confirming that the motorcyclist has medical coverage with the dates of the policy
- proof of a motorcycle policy with a med-pay provision with at least, but not limited to, \$10,000 of medical coverage.

If there are any additional questions about this matter, please call Alison Jones at (225) 342-5281.

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